

Information to identify the case:

Debtor 1	James L Maseth	Social Security number or ITIN xxx-xx-6939
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Michelle E Maseth	Social Security number or ITIN xxx-xx-6194
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 1/21/20
Case number:	20-20230-CMB	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James L Maseth	Michelle E Maseth
2. All other names used in the last 8 years		
3. Address	512 Silver Hollow Drive Baden, PA 15005	512 Silver Hollow Drive Baden, PA 15005
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmevf@chapter13trustee.wdp.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 2/18/20

For more information, see page 2

7. Meeting of creditors	March 16, 2020 at 03:00 PM	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 5/15/20
Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 3/31/20		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/20/20
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James L Maseth
 Michelle E Maseth
 Debtors

Case No. 20-20230-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro
Form ID: 309IPage 1 of 2
Total Noticed: 30

Date Rcvd: Feb 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2020.

db/jdb +James L Maseth, Michelle E Maseth, 512 Silver Hollow Drive, Baden, PA 15005-2354
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15187043 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 15187049 +JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
 15196005 Nelnet on behalf of Trellis Company, Trellis Company, P.O Box 83100, Round Rock TX 78683-3100
 15187052 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 15187056 +Zwicker & Associates PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@mrdebtbuster.com Feb 19 2020 03:11:32 Daniel P. Foster,
 Foster Law Offices, PO Box 966, Meadville, PA 16335
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 19 2020 03:11:58 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Feb 19 2020 03:12:10
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Feb 19 2020 03:12:33 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Feb 19 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15187040 +E-mail/Text: backoffice@affirm.com Feb 19 2020 03:12:43 Affirm Inc, 650 California Street,
 Floor 12, San Francisco, CA 94108-2716
 15194234 EDI: CAPITALONE.COM Feb 19 2020 07:58:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15187041 +EDI: CAPITALONE.COM Feb 19 2020 07:58:00 Capital One Bank USA NA, Po Box 30281,
 Salt Lake City, UT 84130-0281
 15187042 +EDI: CITICORP.COM Feb 19 2020 07:58:00 Citicards Cbna, Po Box 6217,
 Sioux Falls, SD 57117-6217
 15187044 +EDI: WFNNB.COM Feb 19 2020 07:58:00 Comenity Bank / Avenue, Po Box 182789,
 Columbus, OH 43218-2789
 15187045 EDI: DISCOVER.COM Feb 19 2020 07:58:00 Discover Financial Services LLC, PO Box 15316,
 Wilmington, DE 19850
 15190283 EDI: DISCOVER.COM Feb 19 2020 07:58:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 15187047 EDI: IRS.COM Feb 19 2020 07:58:00 Internal Revenue Service, Insolvency Unit, PO Box 628,
 Pittsburgh, PA 15230
 15187050 +E-mail/Text: electroniccbkydocs@nelnet.net Feb 19 2020 03:12:16 Nelnet Loans, Po Box 82561,
 Lincoln, NE 68501-2561
 15194113 EDI: AGFINANCE.COM Feb 19 2020 07:58:00 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 15187051 +EDI: AGFINANCE.COM Feb 19 2020 07:58:00 Onemain Financial, Po Box 1010,
 Evansville, IN 47706-1010
 15200962 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 19 2020 03:11:58
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 15187053 +EDI: RMSC.COM Feb 19 2020 07:58:00 Syncb / Amazon, Po Box 965015,
 Orlando, FL 32896-5015
 15187054 +EDI: RMSC.COM Feb 19 2020 07:58:00 Syncb / PayPal Credit, Po Box 965005,
 Orlando, FL 32896-5005
 15187412 +EDI: RMSC.COM Feb 19 2020 07:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15187055 +EDI: VERIZONCOMB.COM Feb 19 2020 07:58:00 Verizon, 500 Technology Drive, Suite 550,
 Saint Charles, MO 63304-2225

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Mortgage, A Division of PNC Bank, National Ass
 15187046* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 15187048* +Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806,
 Pittsburgh, PA 15222-4027

TOTALS: 1, * 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: agro
Form ID: 309I

Page 2 of 2
Total Noticed: 30

Date Rcvd: Feb 18, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2020 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Michelle E Maseth dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor James L Maseth dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National
Association bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@berNSTEINLAW.COM,
jbluemle@berNSTEINLAW.COM
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmevf@chapter13trusteeWPA.com

TOTAL: 6